

UNITED STATES BANKRUPTCY COURT
DISTRICT OF _____

In re Jerry A Nardella

Case No. 17-31934 (JKS)
Reporting Period: 10/01/2018 - 10/31/2018

MONTHLY OPERATING REPORT

File with Court and submit copy to United States Trustee within 20 days after end of month.

Submit copy of report to any official committee appointed in the case.

REQUERED REPORT	1	2	3	4	5
Schedule of Cash Receipts and Disbursements	MOR-1	X			
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1a	X			
Schedule of Professional Fees Paid	MOR-1b				
Copies of bank statements		X			
Cash disbursements journals		X			
Statement of Operations	MOR-2				
Balance Sheet	MOR-3				
Status of Postpetition Taxes	MOR-4				
Copies of IRS Form 6123 or payment receipt					
Copies of tax returns filed during reporting period					
Summary of Unpaid Postpetition Debts	MOR-4				
Listing of aged accounts payable	MOR-4				
Accounts Receivable Reconciliation and Aging	MOR-5				
Debtor Questionnaire	MOR-5				

I declare under penalty of perjury (28 U.S.C. Section 1746) that this report and the attached documents are true and correct to the best of my knowledge and belief.


Signature of Debtor

11/19/18
Date

Signature of Joint Debtor

Date

Signature of Authorized Individual*

Date

Printed Name of Authorized Individual

Title of Authorized Individual

*Authorized individual must be an officer, director or shareholder if debtor is a corporation; a partner if debtor is a partnership; a manager or member if debtor is a limited liability company.


MOR
(04/07)

In re: Jerry A Nardella
Debtor

Case No. 17-31934(JKS)
Reporting Period: 10/01/2018 - 10/31/2018

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

(This Form must be submitted for each Bank Account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. [See MOR-1 (INDV) (CONT')]

CASH - BEGINNING OF MONTH		15.42
Jerry A Nardella account 6648		
RECEIPTS		
Wages (Net)		
Interest and Dividend Income		
Alimony and Child Support		
Social Security and Pension Income		1104.00
Sale of Assets		
Other Income (attach schedule)		48648.88
Total Receipts		49752.88
DISBURSEMENTS		
ORDINARY ITEMS		
Mortgage Payment(s)		
Rental Payment(s)		
Other Secured Note Payments		
Utilities		325
Insurance Life Insurance-Nationwide		1475.00
Insurance Life Insurance-John Hancock		1253.83
Insurance Medical-JAN AETNA		225.66
Insurance Silverscript JAN		
Auto Expense		408.85
Lease Payments		
IRA Contributions		
Repairs and Maintenance		625.00
Medical Expenses		
Household Expenses		1157.10
Charitable Contributions		
Other Professional		
Alimony and Child Support Payments		
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (attach schedule)		
Travel and Entertainment		402
Gifts		
Other (attach schedule)		43880.29
Total Ordinary Disbursements		49752.73
REORGANIZATION ITEMS		
Professional Fees		
U. S. Trustee Fees		
Other Reorganization Expenses (attach schedule)		
Total Reorganization Items		0.00
Total Disbursements (Ordinary + Reorganization)		49752.73
Net Cash Flow (Total Receipts - Total Disbursements)		0.15
Cash - End of Month (Must equal reconciled bank statement)		15.57

FORM MOR-1(INDV)
(9/99)



In re Jerry A Nardella
Debtor

Case No. 17-31934 (JKS)
Reporting Period: 10/01/2018 - 10/31/2018

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS - continuation sheet

FORM MOR-1 (INDV) (CON'T)
(9/99)

31

Register: Valley National Bank DIP

From 10/01/2018 through 10/31/2018

Sorted by: Date, Type, Number/Ref

Date	Number	Payee	Account	Memo	Payment	C	Deposit	Balance
10/02/2018		Group 5 Developmen...	Jerry A Nardella	From Group5#...		X	10,000.00	10,015.42
10/02/2018		Rainmaker Managem...	Rainmaker Managcme...	To R.Mgmt9340	700.00	X		9,315.42
10/02/2018	209	Cash Sale	BUSINESS:Travel	Mt.Kisco,NY T...	400.00	X		8,915.42
10/02/2018	210	Genesis Car Care	-split-	1/2JAN, 1/2M...	159.94	X		8,755.48
10/02/2018	211	Jerilyn Nardella	Miscellaneous	Household exp...	710.14	X		8,045.34
10/02/2018	212	Jerilyn Nardella	Miscellaneous	Household exp...	446.96	X		7,598.38
10/03/2018		Nationwide Life Insu...	Life Insurance	October2018	1,475.00	X		6,123.38
10/03/2018		AETNA H & L INS...	Medical/Dental Expense	October2018	225.66	X		5,897.72
10/03/2018		United Health Care	Anthony Nardella	Sept Payment	544.50	X		5,353.22
10/04/2018		Rainmaker Capital of...	Wallington Account	To RMC Walli...	4,300.00	X		1,053.22
10/04/2018	213	John Kelly	Improvements	Fence&Upgrade	350.00	X		703.22
10/05/2018	214	Cash Sale	-split-	\$150JAN,\$200...	350.00	X		353.22
10/05/2018	215	Rainmaker Capital of...	Wallington Account	To RMC Walli...	200.00	X		153.22
10/11/2018		Rainmaker Capital of...	Wallington Account	CK1268 Silver...		X	328.88	482.10
10/11/2018		Rainmaker Capital of...	Wallington Account	To RMC Walli...	150.00	X		332.10
10/11/2018	W1268	Silver Star Motors	BUSINESS:Travel	Maintenance	328.88	X		3.22
10/16/2018		Rainmaker Capital of...	Wallington Account	From RMC Wa...		X.	10,000.00	10,003.22
10/16/2018		American Express	Jerry A Nardella	R6610	9,512.82	X		490.40
10/16/2018	216	John Knee	Maintenance	Dryer Vent Caps	75.00	X		415.40
10/17/2018		Social Security JAN	Social Security Admini...	October		X	1,104.00	1,519.40
10/17/2018	217	Cash Sale	Jerry A Nardella	Cash to Jerry	400.00	X		1,119.40
10/18/2018		Group 5 Developmen...	Jerry A Nardella	From Group5 #...		X	9,000.00	10,119.40
10/18/2018		Rainmaker Managem...	Rainmaker Managcme...	To R.Mgmt9340	600.00	X		9,519.40
10/18/2018	218	void	Miscellaneous	Voided check ...		X		9,519.40
10/18/2018	219	void	Miscellaneous	2017Sewer#69...		X		9,519.40
10/18/2018	220	Cash Sale	Utilities Expense	Sewer Bill	325.00	X		9,194.40
10/22/2018		Rainmaker Capital of...	Wallington Account	To RMC Walli...	9,150.00	X		44.40
10/24/2018		Rainmaker Capital of...	Wallington Account	From RMC Wa...		X	200.00	244.40
10/24/2018		Borough of Wallington	RMC of Wallington LLC	Paid TaxBalance	103.00	X		141.40
10/25/2018		Rainmaker Capital of...	Wallington Account	From RMC Wa...		X	860.00	1,001.40
10/25/2018		Group 5 Developmen...	Jerry A Nardella	From Group5#...		X	35.00	1,036.40
10/25/2018		Asbury Park Municip...	BUSINESS:Travel	parking	2.00	X		1,034.40
10/26/2018		Jerry A Nardella	Jerry A Nardella	Cash Deposit		X	225.00	1,259.40
10/27/2018		John Hancock Insura...	Life Insurance	October 2018	1,253.83	X		5.57
10/29/2018		Group 5 Developmen...	Jerry A Nardella	From Group5#...		X	18,000.00	18,005.57
10/29/2018		Rainmaker Capital of...	Wallington Account	To RMC Walli...	5,850.00	X		12,155.57
10/29/2018		Rainmaker Capital of...	RMC of Fair Lawn LLC	To RMC FL9316	2,700.00	X		9,455.57
10/30/2018	222	Cash Sale	Jerry A Nardella	Cash to Jerry	400.00	X		9,055.57
10/31/2018	221	Michael A Nardella	Michael A. Nardella	Return of Loan	9,040.00			15.57

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11/13/18

**40 South Mountain Avenue
Reconciliation Summary
Valley National Bank DIP, Period Ending 11/09/2018**

	Nov 9, 18
Beginning Balance	503.22
Cleared Transactions	
Checks and Payments - 26 Items	-36,353.06
Deposits and Credits - 13 Items	45,252.88
Total Cleared Transactions	<u>8,899.82</u>
Cleared Balance	<u>9,403.04</u>
Uncleared Transactions	
Checks and Payments - 1 item	-9,040.00
Total Uncleared Transactions	<u>-9,040.00</u>
Register Balance as of 11/09/2018	<u>363.04</u>
Ending Balance	363.04

1:59 PM

11/13/18

40 South Mountain Avenue

Reconciliation Detail

Valley National Bank DIP, Period Ending 11/09/2018

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						503.22
Cleared Transactions						
Checks and Payments - 26 items						
Check	10/04/2018	213	John Kelly	X	-350.00	-350.00
Check	10/11/2018	W1268	Silver Star Motors	X	-328.88	-678.88
Check	10/11/2018		Rainmaker Capital o...	X	-150.00	-828.88
Check	10/16/2018		American Express	X	-9,512.82	-10,341.70
Check	10/16/2018	216	John Knee	X	-75.00	-10,416.70
Check	10/17/2018	217	Cash Sale	X	-400.00	-10,816.70
Check	10/18/2018		Rainmaker Manage...	X	-600.00	-11,416.70
Check	10/18/2018	220	Cash Sale	X	-325.00	-11,741.70
Check	10/22/2018		Rainmaker Capital o...	X	-9,150.00	-20,891.70
Check	10/24/2018		Borough of Wallington	X	-103.00	-20,994.70
Check	10/25/2018		Asbury Park Municip...	X	-2.00	-20,996.70
Check	10/27/2018		John Hancock Insur...	X	-1,253.83	-22,250.53
Check	10/29/2018		Rainmaker Capital o...	X	-5,850.00	-28,100.53
Check	10/29/2018		Rainmaker Capital o...	X	-2,700.00	-30,800.53
Check	10/30/2018	222	Cash Sale	X	-400.00	-31,200.53
Check	11/01/2018	223	U.S. Trustee	X	-650.00	-31,850.53
Check	11/02/2018		Penn National Insur...	X	-547.40	-32,397.93
Check	11/02/2018		United Health Care	X	-544.50	-32,942.43
Check	11/02/2018	224	Cash Sale	X	-300.00	-33,242.43
Check	11/02/2018		Penn National Insur...	X	-4.95	-33,247.38
Check	11/03/2018		Nationwide Life Insu...	X	-1,475.00	-34,722.38
Check	11/03/2018		AETNA H & L INSU...	X	-225.66	-34,948.04
Check	11/05/2018	225	Cash Sale	X	-200.00	-35,148.04
Check	11/06/2018	226	Jerilyn Nardella	X	-405.02	-35,553.06
Check	11/08/2018	227	Jerry A Nardella	X	-450.00	-36,003.06
Check	11/09/2018	228	Cash Sale	X	-350.00	-36,353.06
Total Checks and Payments						-36,353.06
Deposits and Credits - 13 items						
Deposit	10/11/2018		Rainmaker Capital o...	X	328.88	328.88
Deposit	10/16/2018		Rainmaker Capital o...	X	10,000.00	10,328.88
Deposit	10/17/2018		Social Security JAN	X	1,104.00	11,432.88
Check	10/18/2018	218	void	X	0.00	11,432.88
Check	10/18/2018	219	void	X	0.00	11,432.88
Deposit	10/18/2018		Group 5 Developme...	X	9,000.00	20,432.88
Deposit	10/24/2018		Rainmaker Capital o...	X	200.00	20,632.88
Deposit	10/25/2018		Group 5 Developme...	X	35.00	20,667.88
Deposit	10/25/2018		Rainmaker Capital o...	X	860.00	21,527.88
Deposit	10/26/2018		Jerry A Nardella	X	225.00	21,752.88
Deposit	10/29/2018		Group 5 Developme...	X	18,000.00	39,752.88
Deposit	11/01/2018		Rainmaker Capital o...	X	4,000.00	43,752.88
Deposit	11/06/2018		Rainmaker Capital o...	X	1,500.00	45,252.88
Total Deposits and Credits						45,252.88
Total Cleared Transactions						8,899.82
Cleared Balance						8,899.82
Uncleared Transactions						9,403.04
Checks and Payments - 1 item						
Check	10/31/2018	221	Michael A Nardella		-9,040.00	-9,040.00
Total Checks and Payments						-9,040.00
Total Uncleared Transactions						-9,040.00
Register Balance as of 11/09/2018						-140.18
Ending Balance						363.04



JERRY A NARDELLA
40 S MOUNTAIN AVE
MONTCLAIR NJ 07042-1715

0 Page: 1
Chks Paid: 11
Statement Date: 11/09/18
Account Number:

REDACTED

***** VNB Milestone Checking
Non-Check Transactions

REDACTED

Date	Description	Amount
10/11	TRANSFER TO CK XXXXXXXX9308	150.00-
10/16	TRNSFER FRM CK XXXXXXXX9308	10,000.00
10/17	SSA TREAS 310 XXSOC SEC	1,104.00
10/17	AMEX EPAYMENT ACH PMT	9,512.82-
10/18	TRNSFER FRM CK XXXXXXXX9332	9,000.00
10/18	TRANSFER TO CK XXXXXXXX9340	600.00-
10/22	TRANSFER TO CK XXXXXXXX9308	9,150.00-
10/24	TRNSFER FRM CK XXXXXXXX9308	200.00
10/25	DBT Purchase ASBURY PARK PAY STAT ASHBURY PARK NJ	2.00-
10/25	TRNSFER FRM CK XXXXXXXX9308	860.00
10/25	TRNSFER FRM CK XXXXXXXX9332	35.00
10/26	Deposit	225.00
10/29	TRANSFER	18,000.00
10/29	JHUSA PAYMENTS	1,253.83-
10/29	DBT Purchase MUNICIPAYLLC SERVICE PORTLAND ME	3.00-
10/29	DBT Purchase BOROUGH OF WALLINGTO WALLINGTON NJ	100.00-
10/29	TRANSFER TO CK XXXXXXXX9308	5,850.00-
10/29	TRANSFER TO CK XXXXXXXX9316	2,700.00-
11/01	TRNSFER FRM CK XXXXXXXX9308	4,000.00
11/05	NATIONWIDE LIFE PFX LAN PM	1,475.00-
11/05	BILLMATRIX BILLPAYFEE	4.95-
11/05	AETNA H & L INS PYMT	225.66-
11/05	UnitedHealthcare PREMIUM	544.50-
11/05	PENN NATIONAL CO BILL PAY	547.40-
11/06	TRNSFER FRM CK XXXXXXXX9308	1,500.00

Checks in Order

Date	Number	Amount	Date	Number	Amount
10/15	213	350.00	*		

(*) Check Number Missing or Check Converted to Electronic
Transaction and Listed Under Non-Check Transactions

A handwritten signature, likely belonging to the customer or a bank representative, is placed here.



JERRY A NARDELLA
40 S MOUNTAIN AVE
MONTCLAIR NJ 07042-1715

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Page:

2

Statement Date: 11/09/18
Account Number:

REDACTED

REDACTED

***** VNB Milestone Checking *****

Checks in Order

Date	Number	Amount	Date	Number	Amount
10/25	216	75.00	11/07	223	650.00
10/17	217	400.00	11/02	224	300.00
	*		11/05	225	200.00
10/18	220	325.00	11/07	226	405.02
	*		11/08	227	450.00
10/30	222	400.00	11/09	228	350.00

(*) Check Number Missing or Check Converted to Electronic Transaction and Listed Under Non-Check Transactions

Daily Balance Summary

Date	Balance	Date	Balance	Date	Balance
10/10	503.22	10/24	319.40	11/05	9,758.06
10/11	353.22	10/25	1,137.40	11/06	11,258.06
10/15	3.22	10/26	1,362.40	11/07	10,203.04
10/16	10,003.22	10/29	9,455.57	11/08	9,753.04
10/17	1,194.40	10/30	9,055.57	11/09	9,403.04
10/18	9,269.40	11/01	13,055.57		
10/22	119.40	11/02	12,755.57		

Account Summary

Previous Statement Date: 10/10/18

Beginning Balance	Interest	Service	Ending Balance
503.22	44,924.00	.00	36,024.18
			.00
			9,403.04

Statement from 10/11/18 Thru 11/09/18

YTD Interest Paid .00

GN